



6163 NW 86th St. #105
Johnston, IA 50131
Phone (515) 334-8100
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**APPLICATION AND
SOLICITATION
DISCLOSURE**



VISA PLATINUM - DIRECT MERCHANT

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR, for Qualifying Purchases, for a period of six billing cycles. After that, your APR will be 17.99% . This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	17.99% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	17.99% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	2.00% of the amount of each balance transfer \$5.00 or 3.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$29.00 Up to \$29.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Qualifying Purchases: Any purchase made during a promotional period at a merchant identified on Community Choice Credit Union's approved merchant list will qualify for the introductory APR. This approved merchant list is provided to You along with the Account Opening Disclosure at Account Opening. You will need to pay the entire balance within six months to avoid any interest being assessed against the remaining balance.

Effective Date: The information about the costs of the card described in this application is accurate as of: April 1, 2023
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Other Fees & Disclosures:

Late Payment Fee: \$29.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Cash Advance Fee (Finance Charge): \$5.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee: \$29.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee: \$5.00.

Emergency Card Replacement Fee: None.

Rush Fee: \$30.00.

Statement Copy Fee: \$5.00.

Design Your Own Card Fee: \$10.00 per card.